

PROFILE OF THE UNINSURED IN COLORADO, AN UPDATE FOR 2005

Introduction

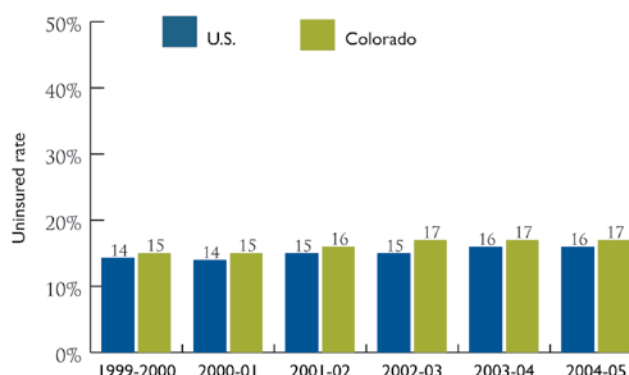
Colorado's uninsured rate remained around 17 percent in 2004-05.¹ Updated estimates of Colorado's uninsured population suggest that close to 768,000 Coloradans reported being without public or private health insurance during this time period.²

The state's uninsured rates have hovered between 15 and 17 percent since 1999, consistently exceeding national rates (Graph 1). Although Colorado historically has ranked high in terms of per-capita income, the state was among the bottom third of states for insurance coverage rates.³

Preliminary analyses suggest there has not been a statistically significant change in the state's uninsured rates between the time periods noted.⁴ The data also suggest, however, that Colorado's uninsured population continues to increase as the state's population grows (Table 1).⁵

Lacking health insurance has implications for both patients and providers. People without health insurance face adverse health outcomes and diminished access to health care.⁶ Health care providers face increasing financial risk as they provide discounted or free care to a growing number of uninsured patients. This brief examines what the most current data reveal about the risk factors for being uninsured and the characteristics of Colorado's uninsured population. It updates and supplements the more comprehensive discussion of uninsurance included in CHI's publication, *Profile of the Uninsured in Colorado, 2004* (http://www.coloradohealthinstitute.org/documents/bulletin_uninsured05.pdf).

Graph 1. U.S. and Colorado uninsured rates, 1999-2005



The risk of being uninsured

Certain Coloradans are at greater risk for being uninsured than others. What are the factors that put an individual at increased risk?

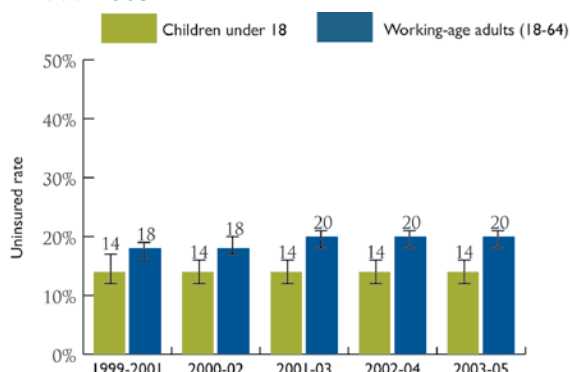
Age

- A higher percentage of working-age adults (18-64 years old) were uninsured than children under 18 years of age – 20 percent vs. 14 percent. The data suggest that this pattern has held since the 1999-2001 period (Graph 2).⁴
- One in five working-age adults was uninsured in 2003-05.
- The uninsured rate among children has held steady at 14 percent since 1999-01, while the rate for working-age adults has remained around 20 percent since 2001-03.

Table 1: Number and percent of uninsured people in Colorado, two-year averages 1999-2005

	1999-2000	2000-01	2001-02	2002-03	2003-04 ²	2004-05
Uninsured population	646,676	653,730	703,793	746,328	760,406	768,149
State population	4,335,279	4,375,629	4,443,490	4,478,476	4,502,378	4,582,468
Percent uninsured	15%	15%	16%	17%	17%	17%

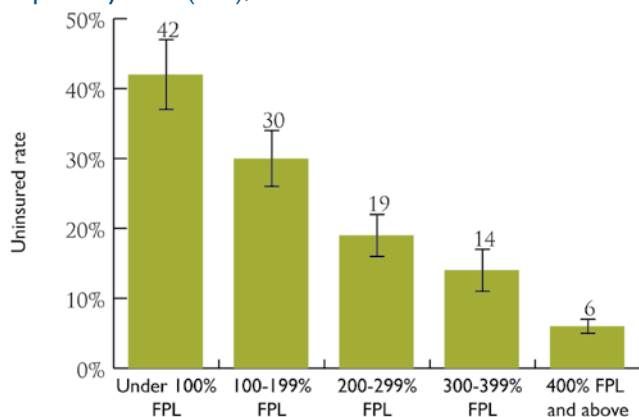
Graph 2. Colorado uninsured rates by age group, 1999-2005



Income

In 2003-05, about 42 percent of Coloradans with family incomes under 100 percent of the federal poverty level (or \$19,350 for a family of four) reported being uninsured, compared with six percent of those with incomes above 400 percent of the poverty level (\$77,400).⁷

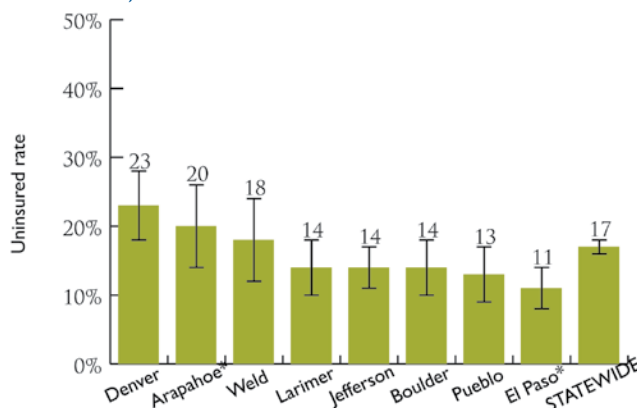
Graph 3. Colorado uninsured rates by federal poverty level (FPL), 2003-2005



Geographic Location

Rural counties in Colorado, largely in the southern and eastern areas of the state, tended to have higher uninsured rates than more affluent suburban and mountain communities.⁸ The most recent data suggest that residents of Denver County were also at higher risk for being uninsured among selected urban counties (Graph 4).

Graph 4. Colorado uninsured rates by Colorado counties, 2002-05



*El Paso and Arapahoe Counties for 2002-04

Other risk factors for being uninsured

An examination of additional sociodemographic factors, such as educational attainment, size of firm, and race and ethnicity, suggest minimal change from past analyses.⁹

Among the continuing patterns:

- Hispanics were at greatest risk for being uninsured among all racial/ethnic groups. More than one-third (36%) of Hispanics were uninsured in 2003-05, compared with 15 percent of non-Hispanic blacks and 12 percent of non-Hispanic whites.
- About 29 percent of working-age Coloradans who worked for firms with 10 or fewer employees were uninsured, compared with about 12 percent of employees who worked for large firms (500 or more employees).
- Of Colorado's adults ages 18-64 with less than a high school diploma, more than half (51%) were uninsured, compared with only 13 percent of adults with more than 12 years of education.

Who are the uninsured?

What are the characteristics of the uninsured in Colorado?

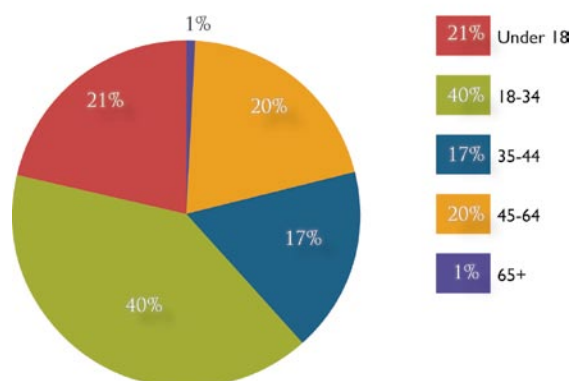
The following analyses discuss the composition of Colorado's uninsured population by focusing on age, income and race/ethnicity.¹⁰

Age distribution

More than three-quarters (78%) of Colorado's uninsured population were working-age adults (18-64 years), and about 21 percent were children under 18 years of age (Graph 5). Young adults ages 18-34 years represented the largest uninsured age group (40%). Adults age 65 and older,

who are largely covered by Medicare, accounted for less than one percent of the uninsured population.

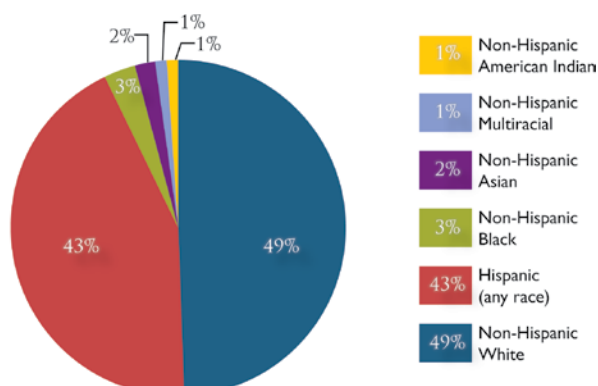
Graph 5. Colorado uninsured population by age group, 2003-05



Income characteristics

When compared to the income composition of Colorado's population as a whole, people with lower family incomes were disproportionately represented among the uninsured. About 55 percent of Colorado's uninsured had family incomes under 200 percent of the poverty level (\$38,700 for a family of four), compared with 27 percent in the total population (Graph 6).

Graph 7. Colorado uninsured population by race/ethnicity, 2003-05



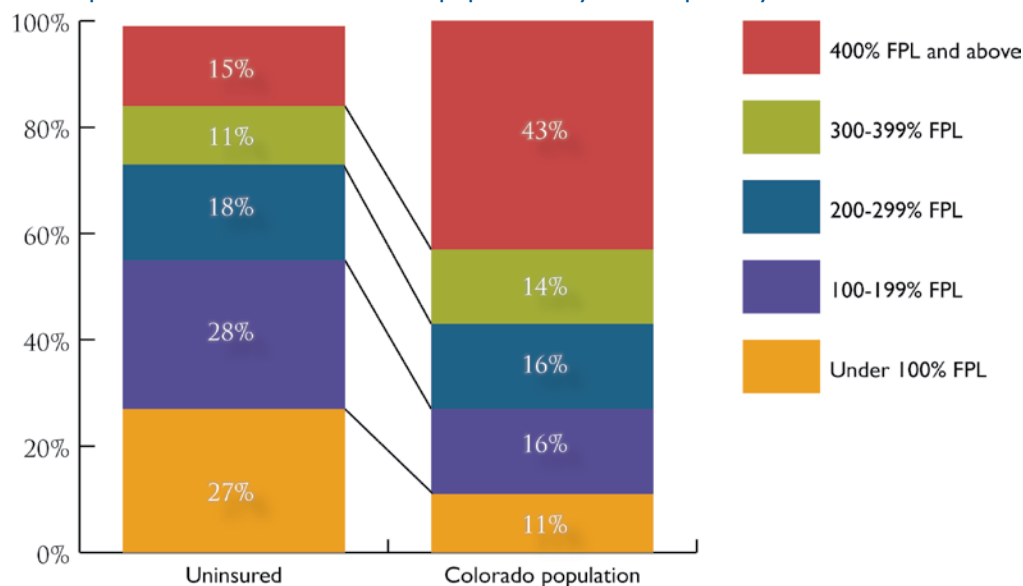
Note: Estimates for non-Hispanic Hawaiian/Pacific Islanders not available.

Racial and ethnic composition

An examination of the racial and ethnic makeup of the uninsured population highlights the coverage disparity between certain racial/ethnic groups in Colorado. Although about 20 percent of the state's total population identified themselves as Hispanic in 2005, Hispanics accounted for more than 40 percent of the state's uninsured population (Graph 7).¹¹

For more information, contact Jeff Bontrager, info@coloradohealthinstitute.org.

Graph 6. Uninsured and Colorado population by federal poverty level, 2003-05



Endnotes

¹ Unless otherwise noted, the estimates in this report are based on data collected jointly by the U.S. Census Bureau and Bureau of Labor Statistics through the Current Population Survey (CPS) Annual Social and Economic Supplement. Due to statistical considerations, CHI recommends that averages be calculated from multiple years of data to produce stable estimates. Statewide data in this report are presented as two-year averages. Regional and subpopulation data are reported as three-year averages. Additional information about data and statistical methods is available in *Profile of the Uninsured in Colorado, 2004*.

² In *Profile of the Uninsured in Colorado, 2004*, CHI reported that about 770,000 Coloradans were uninsured in 2003-04. In August 2006, the U.S. Census Bureau and Bureau of Labor Statistics released revised 2004 data (see DeNavas-Walt, C. et al., 2006, for more information). By calculating two-year averages using the revised 2004 data, CHI estimates that approximately 760,000 Coloradans were uninsured in 2003-04, and approximately 768,000 in 2004-05. CHI has used the revised 2004 data in all applicable analyses completed for this report. Recently, CHI and others have cited somewhat higher estimates of Colorado's uninsured population, ranging between 778,000 and 788,000. These estimates were based on alternate statistical methods or single years of data. For information on the differences between the estimates, please contact Jeff Bontrager at info@coloradohealthinstitute.org.

³ In 2004-05, Colorado's per-capita personal income (PCPI) level was \$37,459, ranking the state eighth in the nation. (The national PCPI was \$34,495 for 2005). In 2004-05, Colorado had the 36th highest percentage of people with some type of health insurance coverage in the nation. PCPI data are from the Bureau of Economic Analysis at http://bea.gov/bea/newsrel/spi_highlights.pdf. State health insurance data are cited from DeNavas-Walt, C. et al. August 2006. *Income, Poverty and Health Insurance Coverage in the United States: 2005*. Table 10: Percentage of People without Health Insurance Coverage by State Using 2- and 3-Year Averages: 2003 to 2006. U.S. Census Bureau, p. 27. Available

for download at: <http://www.census.gov/prod/2006pubs/p60-231.pdf>.

⁴ In the coming months, CHI plans to conduct a more sophisticated time series analysis that accounts for the inherent complexities of the CPS data. The analyses will allow accurate comparisons between time points and address more definitively whether Colorado's uninsured rates have increased, decreased or remained the same over time.

⁵ Uninsured estimates and state population estimates are two-year averages of data from the CPS.

⁶ Institute of Medicine. *Care Without Coverage: Too Little, Too Late*. 2002. National Academy Press.

⁷ DeNavas-Walt, C., et al. p. 45. CPS poverty level estimates are based on Federal Poverty Thresholds. The Federal Poverty Guidelines, often referred to as the "federal poverty level" (FPL), are a simplified version of the thresholds. In 2005, 100 percent of FPL was \$9,570 for a single person and \$19,350 for a family of four. For more information, refer to <http://aspe.hhs.gov/poverty/05poverty.shtml>.

⁸ Map 1 (p. 12) of *Profile of the Uninsured in Colorado, 2004*, displayed uninsured rates by county for 2000. Due to sample size restrictions, only seven urban Colorado counties are identified in the annual CPS data file. Douglas County is not shown in Graph 4 because of lack of three complete years of data. Arapahoe and El Paso County data are for 2002-04.

⁹ For a more in-depth discussion of uninsured rates by a variety of sociodemographic factors, please refer to *Profile of the Uninsured in Colorado, 2004*. Throughout the coming year, CHI plans to release a series of supplementary analyses that address topics such as the interaction between uninsured risk factors, trends over time and uninsurance among specific groups of Coloradans.

¹⁰ Sums may not add to 100 percent due to rounding.

¹¹ U.S. Census Bureau. *Colorado – 2005 American Community Survey Data Profile Highlights*. Available at <http://factfinder.census.gov>.

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The Colorado Health Institute (CHI) is an independent, nonprofit health policy and research organization based in Denver. It was established in 2002 by Caring for Colorado Foundation, The Colorado Trust and Rose Community Foundation. CHI's mission is to advance the overall health of the people of Colorado by serving as an independent and impartial source of reliable and relevant data for informed decisionmaking.

